

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Cindy Marie Schreffler
Debtor

Case No. 20-01625-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 21, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2023:

Recip ID	Recipient Name and Address
db	#+ Cindy Marie Schreffler, 405 Iron Street, Apartment A, Bloomsburg, PA 17815-1825
5330224	+ ERIC G. SCHREFFLER, 106 HEMLOCK LANE, ELYSBURG, PA 17824-9436
5330225	+ FEDLOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
5330226	+ FEDLOAN SERVICING, POB 60610, HARRISBURG, PA 17106-0610
5330227	+ GEISINGER, 100 NORTH ACADEMY AVENUE, DANVILLE, PA 17822-0001
5330228	+ GEISINGER, PO BOX 9800, CORAL SPRINGS, FL 33075-0800
5330229	MID PENN BANK, 4642 US 209, ELIZABETHVILLE, PA 17023
5330231	+ PENNSYLVANIA STATE EMPLOYEES CREDIT UNIO, P.O. BOX 1006, HARRISBURG, PA 17108-1006
5351763	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
5330232	+ RESORT RECOVERY SOLUTIONS LLC, 2535 CAMINO DEL RIO SOUTH, SAN DIEGO, CA 92108-3755
5330233	+ RESORT RECOVERY SOLUTIONS LLC, PO BOX 23625, SAN DIEGO, CA 92193-3625
5330234	SCHREFFLER, ERIC, 106 HEMLOCK LANE, ELYSBURG, PA 17824-9436
5330235	+ SCHREFFLER, ERIC G, 106 HEMLOCK LANE, ELYSBURG, PA 17824-9436
5330236	WELTMAN WEINBERG & REIS CO, LPA, ATTN: MICHAEL J. DOUGHERTY, ESQ., 170 S. INDEPENDENCE MALL W, STE 874W, PHILADELPHIA, PA 19106-3334

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jun 21 2023 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5330217	+ EDI: TSYS2	Jun 21 2023 22:44:00	BARCLAYS BANK DELAWARE, ATTN: CORRESPONDENCE, PO BOX 8801, WILMINGTON, DE 19899-8801
5330218	+ EDI: TSYS2	Jun 21 2023 22:44:00	BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
5330219	Email/Text: bankruptcy@bbandt.com	Jun 21 2023 18:44:00	BB&T, ATTN: BANKRUPTCY, PO BOX 1847, WILSON, NC 27894
5332656	+ Email/Text: bankruptcy@bbandt.com	Jun 21 2023 18:44:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
5330223	EDI: DISCOVER.COM	Jun 21 2023 22:44:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 15316, WILMINGTON, DE 19850
5330222	EDI: DISCOVER.COM	Jun 21 2023 22:44:00	DISCOVER BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 15316, WILMINGTON, DE 19850
5332515	EDI: DISCOVER.COM	Jun 21 2023 22:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5348125	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 21 2023 18:44:00	FREEDOM MORTGAGE CORPORATION,

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				FREEDOM MORTGAGE CORP., Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5351762	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 21 2023 18:44:00	Freedom Mortgage Corp, Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764	
5330220	EDI: JPMORGANCHASE	Jun 21 2023 22:44:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850	
5330221	EDI: JPMORGANCHASE	Jun 21 2023 22:44:00	CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850	
5336811	+ Email/Text: RASEBN@raslg.com	Jun 21 2023 18:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853	
5348912	EDI: PRA.COM	Jun 21 2023 22:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	
5330401	+ EDI: RMSC.COM	Jun 21 2023 22:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
5330237	Email/Text: pitbk@weltman.com	Jun 21 2023 18:44:00	WELTMAN WEINBERG & REIS CO. LPA, ATTN: MATTHEW D. URBAN, ESQ., 436 7TH AVENUE SUITE 2500, PITTSBURGH, PA 15219-1842	
5330238	Email/Text: bankruptcydept@wyn.com	Jun 21 2023 18:44:00	WYNDHAM VACATION RESORTS, PO BOX 98940, LAS VEGAS, NV 89193-8940	
TOTAL: 17				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5330230		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Removed per doc. 20

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C Nicholas	

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on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Michael P. Gregorowicz

on behalf of Debtor 1 Cindy Marie Schreffler MichaelG@columbiacountylaw.com
jillk@columbiacountylaw.com;gregorowiczmr88169@notify.bestcase.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Cindy Marie Schreffler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2253

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-01625-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Cindy Marie Schreffler
aka Cindy Schreffler, aka Cindy M Schreffler6/21/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.